

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	Case No. 19-34847
Annie Williams)	Chapter 7
)	Judge Deborah L. Thorne
)	
)	

Notice of Motion

To: See Attached Service List

PLEASE TAKE NOTICE that on Thursday, April 29, at 9:00 a.m., I will appear before the Honorable Deborah L. Thorne, or any judge sitting in that judge's place, and present the motion of Annie Williams to Reopen the Chapter 7 Petition, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: <https://www.zoom.gov.com>. Then enter the meeting ID.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID.

Meeting ID and password. The meeting ID for this hearing is 160 9362 1728 – no password required. The meeting ID and further information can also be found on Judge Thorne's web page on the court's website.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date, If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

By:

/s/ James Calvo

James Calvo

James W. Calvo
Calvo Law Offices, P.C.
1700 Park Street, Suite 211
Naperville, Illinois 60563
info@jamescalvolaw.com
Phone: (630) 857 – 3788

Date: April 20, 2021

CERTIFICATE OF SERVICE

I, James W. Calvo certify that I served a copy of this notice and the attached motion on each entity shown on the attached list at the address shown and by the method indicated on the list on April 20, 2021, at or before 5:00 p.m.

By:

/s/ James Calvo

James Calvo

Date: April 20, 2021

Registrants Served Through the Court's Electronic Notice for Registrants

Patrick Layng - Office of the United States Trustee
USTPRegion11.ES.ECF@usdoj.gov

N. Neville Reid - Chapter 7 Trustee
nreid@foxswibel.com

Mailing List

A/r Concepts
18-3 Dundee Road
Barrington, IL 60010

Amerifirst Home Improvement Finance
Attn: Bankruptcy
11171 Mill valley Road
Omaha, NE 68154

Amita Health Adventist Medical Cent
120 North Oak Street
Hinsdale, IL 60521

Amita Health Adventist Medical Cent
5101 Willow Springs Road
La Grange, Illinois 60525

Atg Credit
Attn: Bankruptcy
1700 West Cortland Street, Ste 201
Chicago, IL 60622

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201

Merchants Credit
223 West Jackson Blvd
Suite 700
Chicago, IL 60606

Citibank/Sears
Attn: Bankruptcy
Po Box 6275
Sioux Falls, SD 57117

Comenity Bank/Avenue
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/HSN
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/New York
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Indclb
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Midland Funding
2365 Northside Dr. Suite 300
Sandeigo, CA 92108

Mr. Cooper
Attn: Bankruptcy
8950 Cypress Waters Blvd
Coppell, TX 75019

Numark Credit Union
Attn: bankruptcy
Po Box 2729
Joliet, IL 60434

Springleaf Financial S
Po Box 969
Evansville, IN 47706

Synchrony Bank/JC Pennys
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

Synchrony Bank/Care Credit
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

Synchrony Bank/QVC
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

Synchrony Bank/TJX
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

Synchrony Bank/Walmart
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

In Re:)	
)	Case No. 19-34847
Annie Williams)	Chapter 7
)	Judge Deborah L. Thorne
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**MOTION TO REOPEN CASE AND ALLOW FILING OF CERTIFICATE OF DEBTOR
EDUCATION IN ORDER TO RECEIVE DISCHARGE**

Now comes the Debtor, Annie Williams, by and through her attorneys, Calvo Law Offices P.C., and respectfully petitions this Honorable Court to Motion to Reopen Case and Allow Filing of Certificate of Debtor Education in Order to Receive Discharge. In support of her Motion, the Debtor states as follows:

- 1) On December 11, 2019, Debtor Annie Williams (“Annie”), filed her Chapter 7 Petition.
- 2) A section 341(a) Meeting of the Creditors was conducted on March 12, 2020.
- 3) The Chapter 7 Trustee made a finding of no assets.
- 4) Days after the section 314(a) meeting, Illinois went into a full lockdown due to the COVID-19 pandemic.
- 5) The COVID-19 pandemic and concurrent lockdown dramatically altered Annie’s routine.
- 6) Annie faced difficulties as a result of the COVID-19 pandemic and lockdown that interfered with her completion of the second debtor education course.
- 7) On April 15, 2021, Annie completed the second debtor education course. A copy of the Certificate of Debtor Education is attached hereto as **Exhibit A**.

8) On September 15, 2021, the Notice of Chapter 7 Closed Without Discharge was entered in this matter because the Certificate of Debtor Education had not been filed.

9) Annie now petitions this Court to Reopen this matter to allow the filing of the Certificate of Debtor Education.

10) Annie has paid the reopening fee to the Court.

WHEREFORE Debtor prays that an Order be entered Reopening Case No. 19-34847 and allowing Debtor leave to file Form 423 Certification About Financial Monument Course.

By /s/ James W. Calvo
James W. Calvo

James W. Calvo
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Fax: (331) 472-4556

Exhibit A

Certificate Number: 16339-ILN-DE-035575307

Bankruptcy Case Number: 19-34847



16339-ILN-DE-035575307

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 15, 2021, at 6:24 o'clock PM EDT, Annie Williams completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Illinois.

Date: April 15, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor